

III. REMARKS

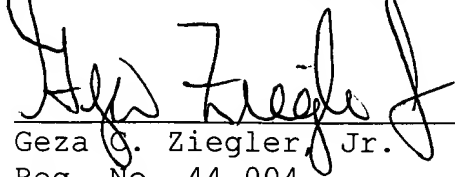
1. Claims 1, 11 and 19 are amended. Claims 28-31 are new.

It is respectfully submitted that claims 1, 11, and 19, as amended, are patentable over the cited art of record. The Examiner's statement that Tait performs the functions of a wireless smart card reader [in that] the credit card information is read and stored electronically, referring to Col. 4, lines 45-65. Tait teaches that the PROM chip 20 electronically stores the owner's personal credit number. (Col. 4, lines 49-53). The information in the PROM 20 is only transferred if the correct PIN number is inserted via the key pad. (Col. 4, lines 55-59). Tait discloses storing the credit card number, not reading it. Nothing in this section, or anywhere else in Tait, discloses or suggests the functions of a wireless smart card.

For all of the foregoing reasons, it is respectfully submitted that all of the claims now present in the application are clearly novel and patentable over the prior art of record, and are in proper form for allowance. Accordingly, favorable reconsideration and allowance is respectfully requested. Should any unresolved issues remain, the Examiner is invited to call Applicants' attorney at the telephone number indicated below.

A check in the amount of \$1240 is enclosed for a two-month extension of time and the RCE fee. The Commissioner is hereby authorized to charge payment for any fees associated with this communication or credit any over payment to Deposit Account No. 16-1350.

Respectfully submitted,



Geza G. Ziegler, Jr.

Reg. No. 44,004

Perman & Green, LLP

425 Post Road

Fairfield, CT 06824

(203) 259-1800 Ext. 134

Customer No.: 2512

26 JAN 2006

Date

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service on the date indicated below as first class mail in an envelope addressed to MAIL STOP RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date: Jan. 26, 2006

Signature: Maylon Baye

Person Making Deposit